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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/789,158	02/27/2004	Philip F. Spalding JR.	026818-000100US	8979

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TOWNSEND AND TOWNSEND AND CREW, LLP  
TWO EMBARCADERO CENTER  
EIGHTH FLOOR  
SAN FRANCISCO, CA 94111-3834

EXAMINER
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LUBIN, VALERIE

ART UNIT	PAPER NUMBER
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3626

MAIL DATE	DELIVERY MODE
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07/06/2010

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/789,158	<b>Applicant(s)</b> SPALDING, PHILIP F.	
	<b>Examiner</b> VALERIE LUBIN	<b>Art Unit</b> 3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 28 December 2009.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 15-27 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 15-27 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |   |   |
|---|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                    | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)         | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____   | 6) <input type="checkbox"/> Other: _____                          |

## **DETAILED ACTION**

### ***Continued Examination Under 37 CFR 1.114***

1. A request for continued examination under 37 CFR 1.114 was filed in this application after appeal to the Board of Patent Appeals and Interferences, but prior to a decision on the appeal. Since this application is eligible for continued examination under 37 CFR 1.114 and the fee set forth in 37 CFR 1.17(e) has been timely paid, the appeal has been withdrawn pursuant to 37 CFR 1.114 and prosecution in this application has been reopened pursuant to 37 CFR 1.114. Applicant's submission filed on 5/11/2009 has been entered.

2. Claims 15-27 are pending.

For reference purposes, the document paper number is 20100622.

### ***Response to Amendment***

3. A rejection under 35 U.S.C. 112 first paragraph is introduced for claims 15-27.

4. The rejection of claims 15-27 under 35 U.S.C. 101 is withdrawn in light of Applicant's amendments.

### ***Claim Rejections - 35 USC § 112***

5. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to

which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

6. Claims 15-27 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

7. Independent claim 15 recites a “server computer”, for which Applicant’s disclosure does not provide any support.

Claims 16-27 are rejected under the above analysis.

### ***Claim Rejections - 35 USC § 103***

8. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

9. Claims 15-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sherman U.S. Patent No. 2001/0034619 in view of Lange Pre-Grant Pub No. 2004/0064391.

10. With respect to claim 15, Sherman recites a method comprising the steps of providing a database comprising information concerning a plurality of in-force life insurance policies (§ 10 “web sites”, 44); obtaining via a web-based interface financial and medical underwriting information (§ 10, 24); categorizing by a computer underwriting information electronically (§ 10) and tracking by the computer membership records pertaining to accessing the database (§ 45).

Sherman recites locating by the computer policies whose owners are willing to entertain offers to buy additional policies (§ 46). He does not recite owners who want to sell their policies to potential buys, but Lange discloses owners selling their policies to potential buyers (§ 25). It would therefore have been obvious to one of ordinary skill in the art to add the teachings of Lange to Sherman with the motivation of locating policies for which the owners want to sell their policies in order to meet the needs the buyers and sellers.

11. For claim 16, Sherman recites granting access to the database (§ 45).

12. For claim 17, Examiner showed that the combination of Sherman and Lange recites identifying owners who want to sell their insurance policies. Sherman and Lange do not specifically disclose generating electronic messages to sellers advising them of an opportunity to sell; however, Examiner takes Official Notice that generating or triggering messages to advise sellers of opportunities was old and well known in the art at the time the invention was made. It would therefore have been obvious to one of ordinary skill in the art to combine the prior art to include the generation of electronic messages in order to advise sellers and buyers of opportunities to transact.

Claims 23 and 26 are rejected under the above analysis.

13. With respect to claim 18, Sherman recites information including personal information (§ 45).

14. Claim 19 is rejected, as Sherman discloses an online environment including a website (§ 10).

15. For claim 20, Examiner takes Official Notice that maintaining auctions on a website for insurance policies was old and well known in the art at the time of the invention. It would therefore have been obvious to one of ordinary skill in the art to combine the teachings of Sherman with that of the prior art in order to obtain more competitive prices on insurance policies.

16. For claim 21, Sherman recites a service of appraising in-force life insurance policies (§ 18, 48).

17. For claim 22, Sherman recites providing policy own policy owners who might want to buy additional insurance access to underwriting information (§ 45). He does not specifically recite providing access to potential buyers of the owners' insurance policies, but Lange recites owners selling their policies. It would therefore have been obvious to one of ordinary skill in the art to combine the teachings of Sherman and Lange to provide access to insured

parties who not only want to buy additional insurance, but also who want to sell their insurance and to parties interested in buying those policies in order to facilitate transacting.

18. For claim 24, Sherman and Lange does not specifically recite tracking policies, but Examiner takes Official Notice that such a step was old and well known in the art at the time the invention was made. It would have been obvious to one of ordinary skill to combine the prior art to track policies in order to monitor their performance and determine whether it would be beneficial to sell or buy them.

19. For claim 25, Examiner takes Official Notice that reminding insurance owners to pay their premium was old and well known in the art at the time the invention was made. It would therefore have been obvious to one of ordinary skill in the art to combine the prior art to issue reminders to owners to pay premium in order to provide them with enough time to submit their payment and to keep their policies in proper standing.

20. For claim 27, Sherman recites allowing an owner to agent to enter information about a policy (§ 46). Sherman does not disclose calculating an approximate face value of the policy, but Lange does (§ 36). It would have been obvious to one of ordinary skill in the art to combine the teachings of Sherman and Lange to calculate the face value of a policy in order to determine the value realized by selling it. Sherman recites buying additional insurance policies (Abstract) and Lange discloses owners selling their insurance policies (§ 25). Sherman and Lange do not specifically recite displaying potential savings realized in

premiums by selling a policy and buying new one at a lower premium; however Examiner takes Official Notice that displaying or reporting savings data was old and well known in the art at the time the invention was made. It would therefore have been obvious to one of ordinary skill in the art to combine the teachings of Sherman and Lange with the prior art to display savings realized in premiums from selling a policy and buying a new one in order to help a buyer determine how beneficial it would be to trade policies.

### ***Response to Arguments***

21. As stated in office action mailed on 12/22/2008, the following assertions of fact have gone unchallenged and are considered admitted prior art:

- generating or triggering messages to advise sellers of opportunities;
- maintaining auctions on a website for insurance policies;
- tracking policies and reminding insurance owners to pay their premium;
- displaying or reporting savings data.

22. Applicant's arguments filed 5/11/2009 have been fully considered but they are not persuasive.

Applicant argues that Sherman does not disclose "insured persons selling or entertaining offers for others to buy their current policy. Examiner agrees with Applicant as stated in the previous office action; however Examiner reasserts that Lange discloses such a teaching in ¶ 25 "Insured may desire to sell their policies..."



Applicant argues the prior art does not recite a “server computer electronically categorizing financial and medical information to create a list of in-force policies available for sell, or the server computer tracking membership records so that access to the database is limited. First Examiners refers to Sherman’s Abstract and Fig. 1 which show a computer system. Second, Examiner refers Applicant to Sherman ¶ 10 where it is disclosed that an electronic database categorizing and storing underwriting information to allow parties to acquire life insurance. Also see ¶ 43. Additionally, the language “to create a listing of in-force policies available for sale...” is intended use language that does not result in additional steps, and hence does not further limit the claim. See *Bristol-Myers Squibb Co. v. Ben Venue Laboratories, Inc.*, 246 F.3d 1368, 1375-76, 58 USPQ2d 1508, 1513 (Fed. Cir. 2001). Third, Sherman does recite tracking by a computer membership records pertaining to accessing the database (¶ 45). Furthermore, the language “so that access to the database is limited...” is also directed to intended use.

### ***Conclusion***

23. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- a) Weiss et al. U.S. Patent No. 6,904,410 recites generating electronic messages to notify buyers/sellers of potential opportunities and meeting desired criteria.
- b) Hanby et al., U.S. Patent No. 7,143,051 discloses clients being alerted via email of insurance proposals.
- c) Kendall et al., U.S. Pre-Grant Pub No. 2002/0091613 discloses online auctions on insurance policies, and requesting a demonstration of a replacement policy valuation.

- d) Ariathurai et al., Pre-Grant Pub No. 2002/0198743 discloses tracking insurance policies.
- e) Deavers, U.S. Patent No. 6,044,352 discloses notifying clients of an upcoming premium due data and amount.

24. Any inquiry concerning this communication or earlier communications from the examiner should be directed to VALERIE LUBIN whose telephone number is (571)270-5295. The examiner can normally be reached on Monday-Friday 7:30-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jerry O'Connor can be reached on 571-272-6787. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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/C. Luke Gilligan/  
Primary Examiner, Art Unit 3626